

Listing of Claims

1. - 23, (canceled).

1 24. (new) A computer-readable medium ...

1 25. (new) A computer-readable medium as recited in claim 24...

1 26. (new) A computer-readable medium as recited in claim 25...

1 27. (new) A computer-readable medium as recited in claim 26...

1 28. - 30. (new) A computer-readable medium as recited in claim 24 ...

1 31. (new) A computing unit configured to read and perform...

1 32. (new) A computing unit configured to read and perform ...

1 33. (new) An electronic bill presentment and payment remittance system...

2 34. - 35. (new) Computer-readable media ...as recited in claim 33...

3 36. (new) An electronic bill presentment and payment remittance system...

1 24. (new) A computer-readable medium having computer-executable
2 instructions for performing steps comprising

3 storing a bill and associated payment remittance information, said
4 payment related to a first transaction in which a consumer pays a first vendor
5 for an item or service, said payment comprising a first price paid by the
6 consumer in the first transaction, said first transaction comprising a
7 consummated final transaction, the payment remittance information being
8 arranged within a data structure according to a format prescribed by the biller,
9 the data structure having one or more open data fields to hold data that a
10 consumer can supply or alter and one or more closed data fields that hold data
11 that the consumer cannot alter, the remittance information further including
12 structured remittance data that is kept hidden from the consumer;

13 presenting the bill to the consumer without revealing the structured
14 remittance data;

15 enabling the consumer to specify payment instructions including
16 at least one of an amount to be paid on the bill, a payment date, and an
17 account from which to draw payment, while prohibiting the consumer from
18 altering data contained in the closed data fields;

19 associating the payment instructions with the structured
20 remittance data;

21 electronically transmitting the payment instructions to initiate
22 payment of the bill;

23 electronically routing the payment remittance information, including
24 the structured remittance data, in the biller prescribed format to the biller so
25 that the structured remittance data is automatically returned to the biller
26 without intervention by the consumer; and

27 guaranteeing a best price to the consumer for the item or service
28 that are the subject of the first transaction, said guaranteeing comprising

29 recording the first price and information identifying the
30 consumer,

31 monitoring sales prices of the item or service for a
32 predetermined time period after the purchase of the item by the

33 consumer in the consummated final first transaction,

34 noting any sales price lower than the first price during the
35 predetermined time period,

36 calculating a money-value difference between the first price
37 and said any sales price lower than the first price, and

38 refunding to an account of the consumer a refund amount
39 equal to the money-value difference.

1 25. (new) A computer-readable medium as recited in claim 24, having further
2 computer-executable instructions for performing a step of monitoring prices for the
3 subject matter of the transaction.

1 26. (new) A computer-readable medium as recited in claim 25, having further
2 computer-executable instructions for performing a step of comparing prices for the
3 subject matter of the transaction and calculating a refund, if any, due to the
4 consumer.

1 27. (new) A computer-readable medium as recited in claim 26, having further
2 computer-executable instructions for automatically crediting an account of the
3 consumer to effect a best price guarantee.

1 28. (new) A computer-readable medium as recited in claim 24 having further
2 computer-executable instructions for automatically notifying the consumer of the
3 refund amount.

1 29. (new) A computer-readable medium as recited in claim 24 having further
2 computer-executable instructions for alerting a second vendor other than the first
3 vendor, the second vendor offering the item or service at a price greater than the first
4 price, said alerting comprising informing the second vendor of the first price.

1 30. (new) A computer-readable medium as recited in claim 24 having further
2 computer-executable instructions for monitoring all providers' sales prices of the item
3 or service within a specified geographic area.

1 31. (new) A computing unit configured to read and perform the computer-
2 executable instructions on the computer-readable memory as recited in claim 24.

1 32. (new) A computing unit configured to read and perform the computer-
2 executable instructions on the computer-readable memory as recited in claim 28.

1 33. (new) An electronic bill presentment and payment remittance system
2 including a network, a biller computing unit with computer-readable medium, and a

3 consumer computing unit with computer readable medium, the computer-readable
4 media having computer-executable instructions for performing steps comprising
5 operatively linking the biller computing unit and consumer
6 computing unit to the network;
7 generating a bill for a first transaction between a first vendor and
8 a consumer related to goods or services and associated payment remittance
9 information in a particular format at the biller computing unit, said payment of
10 a first price for the goods or services, said first transaction comprising a
11 consummated final transaction,
12 transmitting the bill and payment remittance information over the
13 data network from the biller computing unit to the consumer computing unit;
14 receiving the bill and payment remittance information at the
15 consumer computing unit and presenting the bill to the consumer;
16 facilitating entry of payment instructions including at least one of
17 a payment amount and a date at the consumer computing unit, and following
18 said entry, automatically routing the payment remittance information in the
19 particular format to the biller computing unit; and
20 guaranteeing a best price for the goods or services, said
21 guaranteeing comprising
22 recording the first price and information identifying the
23 consumer,
24 monitoring sales prices of the goods or services for a
25 predetermined time period after the purchase by the consumer in the
26 consummated final first transaction,
27 noting any sales price lower than the first price during the
28 predetermined time period,
29 calculating a money-value difference between the first price
30 and said any sales price lower than the first price, and
31 refunding to an account of the consumer a refund amount
32 equal to the money-value difference.

1 34. (new) Computer-readable media having computer-executable instructions
2 as recited in claim 33, and further having computer-executable instructions to transmit
3 a refund credit to an account of the consumer computing unit over the network.

1 35. (new) Computer-readable media having computer-executable instructions
2 as recited in claim 33, and further having computer-executable instructions to
3 automatically transmit a notification of the refund amount to the consumer computing
4 unit.

1 36. (new) An electronic bill presentment and payment remittance system
2 including a network, a biller computing unit of a vendor, a consumer at a location of
3 the vendor at a first time seeking to purchase an item or service at a first price, the
4 biller computing unit with computer-readable medium having computer-executable
5 instructions for performing steps comprising:

6 operatively linking the biller computing unit to the network;
7 monitoring in real time over the network competitors' sales prices
8 of the item or service at the first time and comparing the first price to said
9 competitors' sales prices and determining if any of said competitors' sales price
10 is a second prices less than the first price; and

11 upon determining that such a second price exists, generating a bill
12 for the consumer for an amount equal to the second price at the vendor's
13 location at a time of purchase of the item or service.
